



SPRING SEMINAR SAN FRANCISCO

MAKING ADJUSTABLE RATE LOANS
More Business and Higher Profits!

MONITORING YOUR LOAN PORTFOLIO
Asset Management and Loan Monitoring

TITLE INSURANCE: Four Critical Issues for 2018

Special Session

Title and Escrow: Finding Common Ground

TRUST ACCOUNTING
Starting Right, Staying on Track, Fixing Mistakes

California Legislative Report

Pool Managers Focus Group
Construction Lending Focus Group

The New 2018 Legal and Regulatory Review

Sponsored Cocktail Hour! And ... NETWORKING!



CMA SPRING SEMINAR • APRIL 26TH AND 27TH, 2018

Register Online at www.CaliforniaMortgageAssociation.com

Ready to Take It to the Next LEVEL?

- **New Connections**
- **New Concepts**
- **New Knowledge**
- **Connect with Your Friends!**

“Great Session!”

“Excellent!”

**“Keep them
coming!”**

**“Awesome
sessions!”**

... attendee comments from
CMA Winter 2018 Seminar

This activity is approved for Minimum Continuing Legal Education Credit by the State Bar of California in the amount of 12.5 hours. The CMA certifies that this activity conforms to the standards for approved education activities prescribed by the MCLE Rules of the State Bar of California.

2018 SPRING SEMINAR ■ APRIL 26th - 27th

San Francisco



GENERAL INFORMATION

LOCATION:

The CMA Winter Seminar will be held April 26 and 27, 2018 at the Westin St. Francis Hotel, located at 335 Powell Street, San Francisco, CA 94102. For room reservations, call the hotel at (800) 937-8461. Use code "CMA Spring 2018." Room rate is \$309 per night Single/Double through April 4, 2018 or until sold out.

SEMINAR FEES:

Full registration includes seminar events, materials, cocktail/networking receptions and Friday lunch. The Pool Manager's Group requires an additional fee.

	Registration received on or before April 12, 2018	Registration received from April 13, 2018 to date of seminar
CMA Member	\$399	\$499
Additional Attendee Same Company	\$320	\$420
Non-Member	\$599	\$699
Pool Manager's Focus Group* + Lunch	\$ 65	N/A

*Must register by 4/12/18. Limited to regular CMA members who pre-register and who are Pool Manager's Focus Group Members.

REFUND POLICY:

Cancellations received in writing on or before April 12, 2018 will receive a credit toward a future seminar. Cancellations not received in writing by April 12, 2018 will not receive any credit or refund.

CMA DISCLAIMER STATEMENT:

Views, statements, information, and materials provided at CMA seminars do not necessarily reflect the views of the California Mortgage Association, its Officers, Directors, or Members. When considering any document, opinion, publication, or other material obtained from CMA or from any CMA event, attendees and recipients of the information are advised to seek qualified counsel as to the suitability of that material or information for their own business operation or use.

MISCELLANEOUS:

Please wear name badges to all functions. Tickets are required for various events. Please be courteous of others and place cell phones on silent mode. Program and speakers are subject to change without notice.

2018 SPRING SEMINAR ■ APRIL 26th - 27th

San Francisco



San Francisco

2018 SPRING SEMINAR ■ APRIL 26th - 27th



WEDNESDAY, APRIL 25, 2018

5:30 pm – 8:00 pm

Opening Night Mixer

Separate Registration Required

Catch up with your friends! Meet new people! Network! Have Fun! Let's get the party started at the famous Starlight Lounge at the top of the landmark Sir Francis Drake – just a short block from the hotel. People **love** the Wednesday night gatherings. Join us and see why!



THURSDAY, APRIL 26, 2018

7:30 am – 5:00 pm

Seminar Registration

7:30 am – 8:30 am

Continental Breakfast in Exhibitor Area

8:00 am – 10:00 am

Exhibitor Set-up

10:00 am – 6:00 pm

Exhibitor Fair Open

8:30 am – 10:00 am

Special Session – Title and Escrow: Finding Common Ground

Cynthia Long, Regional Counsel/Vice President, Old Republic Title Insurance Group | Jan Feryus, Vice President/Senior Underwriter, Old Republic Title Insurance Group | Moderated by Shafiq Taymuree, Executive Vice President, Stonecrest Financial

Title insurers have tightened their underwriting and escrow guidelines as protection against riskier lending practices. Since the great recession, these tougher policies have severely impacted the private lending industry. Opening a dialog, Shafiq Taymuree will moderate a discussion with two senior level title decision makers. They'll share insights into the world of title underwriting and escrow practices. A groundbreaking session for anyone who wants to foster a more productive relationship with the title industry.

10:00 am – 10:30 am

30 Minute Networking Break

Special "Members Only" Focus Group Session

10:30 am – 12:30 pm

Pool Managers Focus Group

Glenn Goldan, President, ReProp Financial | Stephen Pollack, CEO, Anchor Loans | Brad Rogerson, CMA Securities Counsel
Doors lock at 10:45 am. Lunch is included. **NOTE: Meeting only open to Pool Managers Focus Group members who pre-register by April 12, 2018. Separate registration required.**

What will the new tax law mean to your mortgage fund? Learn the latest on the new IRC 'pass-through deductions' and the effect they will have on your fund and your investors. Also covered will be auditor reporting on pool statistics, with enhanced data point trends. If you manage a mortgage fund, you won't want to miss this lively discussion of the major issues affecting mortgage funds and those who manage them. Many attend for this focus group alone. Preregistration required. Lunch will be included.

San Francisco



THURSDAY, APRIL 26, 2018

12:00 pm – 1:00 pm

Lunch, On Your Own

Regular Session Opens

1:00 pm – 2:30 pm

2018 Legal and Regulatory Review

T. Robert Finlay, Esq., Founding Partner, Wright, Finlay & Zak | Michael R. Pfeifer, Esq., of Counsel, Kirby & McGuinn | Moderated by Michelle R. Rodriguez, Esq., General Counsel, Woodland Hills Mortgage Corp | and by Joffrey Long, President, Southwest Mortgage

CMA's Legal and Regulatory Review is highly respected throughout our industry as the leading source of education and information on legal developments and regulatory enforcement changes - all affecting the day-to-day operations of private lending businesses. Continuing the tradition in a dynamic new format, our team of attorneys and practitioners will provide you with critical information, along with practical methods for you to consider incorporating into your own business operations. More than a 'must see,' this session is a 'mustn't miss!'

2:30 pm – 2:45 pm

15 Minute Networking Break

2:45 pm – 3:45 pm

California Legislative Report

Michael Belote and Michael Arnold, CMA Legislative Advocates | Noah Furie, CMA Legislative Chair

With SB 2 now in effect, what will the state legislature come up with this year? Who knows? Our Legislative Committee does! CMA legislative advocates, Michael Belote and Michael Arnold, along with Legislative Chair, Noah Furie, will discuss what's been proposed and what's likely to pass. Will the effort to remove the sunset on the Homeowner Bill of Rights Act (HOBR) include preservation of the small lender exemption which CMA helped to craft? Our legislative team will focus on matters such as this that are most important to private lenders.

3:45 pm – 4:00 pm

15 Minute Networking Break

Special "Members Only" Focus Group Session

4:00 pm – 5:00 pm

Construction Lending Focus Group

Brad Rogerson, Esq., Partner, Hanson Bridgett LLP | Dave Herzer, President, Herzer Financial Services, Inc. | John Hosack, Esq., Shareholder, Buchalter

Keep up with the trends. Stay on top of legal and underwriting issues. CMA's Construction Lending Focus Group builds on our growing knowledge in this area – with insight into the specific ways to originate, fund and manage construction loans. Title endorsements and policies, handling cost overruns, additional advances/modifications, and time permitting, mechanics lien law, will be covered. Join your fellow construction/rehab masters for a discussion of important issues in the construction/rehab space. **Attendance limited to CMA members only.**

5:00 pm – 6:30 pm

Extended Cocktail and Networking Sponsored by SBS Trust

2018 SPRING SEMINAR ■ APRIL 26th - 27th

San Francisco



FRIDAY, APRIL 27, 2018

7:30 am – 4:00 pm

Seminar Registration

7:30 am – 8:30 am

Continental Breakfast in Exhibitor Area

7:30 am – 4:00 pm

Exhibitor Fair Open

8:30 am – 9:45 am

Making Adjustable Rate Loans

Glenn Goldan, Founder & CEO, ReProp Financial | Dane Valadao, COO, ReProp Financial

Adjustable Rate Mortgages as a private loan? Sure! They can be done ... and they can be a great tool for both borrowers and investors. No special software is needed. Perfect vehicles for your EIRSA or other investors who could utilize long term investments. Learn how to sell your investors on the inflation-protection benefits of these loans, and your borrowers on the longer terms. Unlock the door to more loans – pick up the keys here.

9:45 am – 10:15 am

30 Minute Networking Break

10:15 am – 11:45 am

Trust Accounting: Starting Right, Staying on Track, Fixing Mistakes

David Duner, President, DAD, CPA | Pam Strickland, President, California Compliance Consulting | Moderated by Stephen Rexrode, Vice President, Cushman Rexrode

BRE disciplinary action? Why? Trust account violations of course! After an outstanding program in January, Steve Rexrode and David Duner will drill down specifically into trust accounting issues. What are the most common mistakes brokers make? How do you undo a mistake if you make one? What do you do if an investor's check bounces? Handling other people's money is a serious matter and the BRE is watching. Even if you **really** know trust accounting, **you don't!** The one thing that never occurred to you is the thing that will get you into trouble. Tune in and avoid nightmares.

11:45 am – 1:15 pm

Luncheon & Annual Business Meeting

1:15 pm – 2:30 pm

Title Insurance: Four Critical Issues for 2018

John Hosack, Esq., Shareholder, Buchalter | Jason Goldstein, Esq., Shareholder, Buchalter

Know everything you need to know about title insurance? Neither do I. Stay on top of critical issues that are occurring in title insurance, aided by two premier title insurance and private lending attorneys, John Hosack and Jason Goldstein. Topics covered will be Closing Protection Letters; ALTA vs. CLTA policies; national commercial closing services; the sub-escrow trap; and more. Arm yourself with additional knowledge to help guide you through future title challenges.

2:30 pm – 3:00 pm

30 Minute Networking Break

3:00 pm – 4:30 pm

Monitoring Your Loan Portfolio

Nema Daghbandan, Esq. Partner, Geraci LLP | and selected panelists | Moderated by Shafiq Taymuree, Executive Vice President, Stonecrest Financial

On time loan payments are not the only thing to worry about after a loan closes. Depending upon the property type and lien position, a savvy lender will institute a loan monitoring program to keep on top of potential issues **before** they arise. What solutions are available besides foreclosure? What do the pro's do? This panel of seasoned practitioners will share their secrets and practices for loan monitoring and asset management long after the closing.

4:30 pm

Seminar Concludes

SAN FRANCISCO 2018 REGISTRATION FORM

	Registration received on or before April 12, 2018	Registration received from April 13, 2018 to date of seminar
CMA Member	\$399	\$499
Additional Attendee Same Company	\$320	\$420
Non-Member	\$599	\$699
Pool Manager's Focus Group* + Lunch	\$ 65	N/A

* Must register by 4/12/18. Limited to regular CMA members who pre-register and who are Pool Manager's Focus Group Members.

Advanced registration is recommended. Call to confirm space availability. Please check all applicable boxes.

Attendee Name: _____ Attendee Name: _____

Company: _____

Address: _____ City/State/Zip: _____

Phone: _____ Fax: _____ E-mail: _____

Dietary Restrictions (please detail): _____

Support Our PAC – Buy Raffle Tickets!

\$20 buys 1 ticket • \$100 buys 6 tickets

\$200 buys 14 tickets (7 per \$100)

\$300 buys 24 tickets (8 per \$100)

\$400 buys 36 tickets (9 per \$100)

\$500 buys 50 tickets (10 per \$100)

Get free tickets when you register online!

CMA Regular Member qty. ___ @ \$399/\$499 = _____

Additional Attendee qty. ___ @ \$320/\$420 = _____

Non-Member qty. ___ @ \$599/\$699 = _____

PAC Raffle Tickets (\$20 min) qty. ___ @ = _____

Focus Group + Lunch* qty. ___ @ \$65 = _____

*Pool Managers attendee names: **TOTAL** _____

PAYMENT OPTIONS

Check enclosed (payable to *California Mortgage Association*) Please charge my Visa MasterCard AmEx

Account Number: _____ Exp. Date: _____ CID #: _____

Name on Card: _____

Billing Address: _____ City/State/Zip: _____

Signature: _____

3 easy ways to register!

1. Register online at www.californiamortgageassociation.com
2. Complete and fax this form
3. Complete and mail this form

CALIFORNIA MORTGAGE ASSOCIATION
 2520 Venture Oaks Way, Suite 150
 Sacramento, California 95833
 (916) 239-4080 • (916) 924-7323 Fax
www.californiamortgageassociation.com

CMA San Francisco 2018 Vendors

(at time of publication)

Applied Business Software

Bolour Associates

BuildZig Funds Control

Del Toro Loan Servicing, Inc.

Geraci LLP

IRA Services Trust Company

La Mesa Fund Control & Escrow, Inc.

Mortgage Care Loan Servicing Soft

Mortgage Lender Services

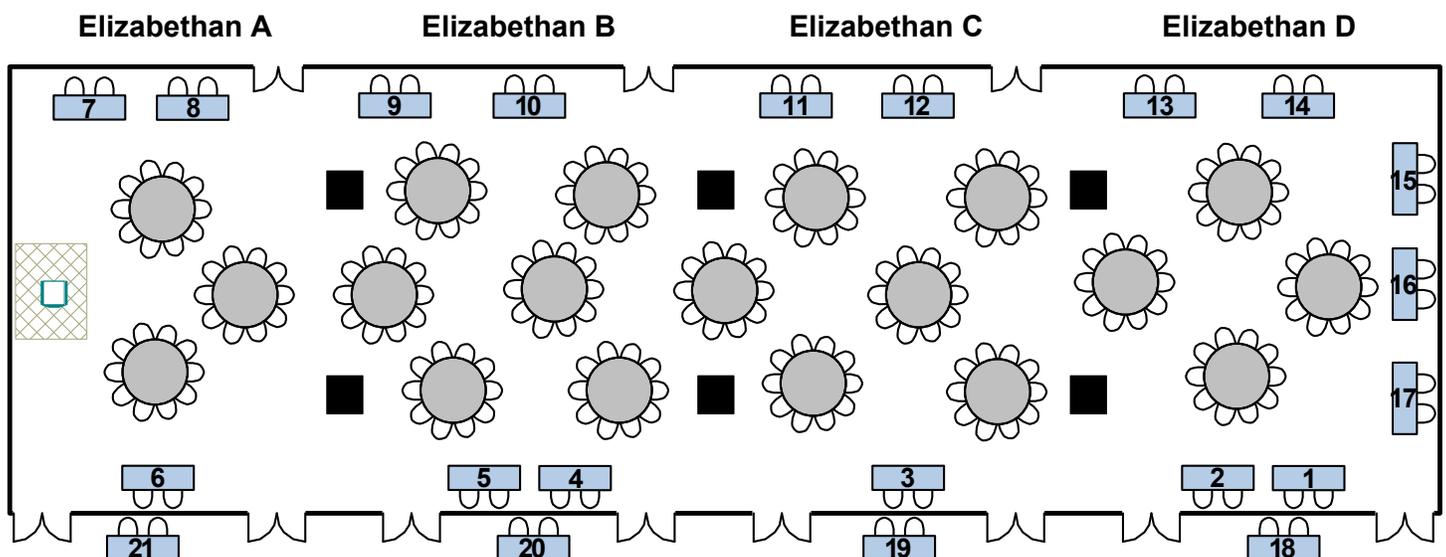
PLM Lender Services, Inc.

Private Mortgage Fund, LLC

Ross Diversified Insurance Services, Inc.

SBS Trust Deed Network

Total Lender Solutions, Inc.





California Mortgage Association — Annual Sponsorship Program —

Platinum.....\$7,500

Includes:

- ▶ Logo printed on seminar signage posted throughout hotel and on screen in session room
- ▶ Listing with logo on seminar app and materials; verbal acknowledgement at luncheon
- ▶ ¼ page advertisement in four issues of Points of Interest
- ▶ 180 x 450 pixel banner ad on CMA website home page for one year
- ▶ 4 seminar registration vouchers (redeemed within one year of sponsorship)



Gold\$5,000

Includes:

- ▶ Logo printed on seminar signage posted throughout hotel and on screen in session room
- ▶ Listing with logo on seminar app and materials
- ▶ Verbal acknowledgement at luncheon
- ▶ Business card size advertisement in four issues of Points of Interest
- ▶ 180 x 450 pixel banner ad on CMA website home page for 180 days
- ▶ 2 seminar registration vouchers (redeemed within one year of sponsorship)

Silver\$2,500

Includes:

- ▶ Logo printed on seminar signage posted throughout hotel and on screen in session room
- ▶ Listing with logo on seminar app and materials
- ▶ Verbal acknowledgement at luncheon
- ▶ Logo display inside four issues of Points of Interest
- ▶ 180 x 450 pixel banner ad on CMA website home page for 90 days
- ▶ 1 seminar registration voucher

Please contact Teresa Excinia at teresa@camgmt.com if you would like to discuss other sponsorship opportunities.

We are enclosing a check for \$_____ (make check payable to the California Mortgage Association)

Charge my credit card \$_____: Visa American Express MasterCard

Are you a CMA Member? Yes No

Please do not e-mail contract with credit card information, please fax or mail instead.

Card number: _____ Expiration Date: _____ 3-4 digit CID#: _____

Billing Address: _____ City, State: _____ Zip: _____

Name on Card: _____ Signature: _____

Name/Company (this name will be listed as the sponsor): _____

Contact Person: _____ E-mail: _____

Phone: _____ Fax: _____

Address: _____ City, State: _____ Zip: _____

Please send form and payment to: California Mortgage Association

2520 Venture Oaks Way, Suite 150, Sacramento, CA 95833

916.239.4080 – phone • 916.924.7323 – fax cma@camgmt.com • www.californiamortgageassociation.org